

From the Charleston Courier.

LIFE INSURANCE.

It is about one century and a half, since the origin of Life Insurance in England. The materials were not afforded for these calculations based on the chances of life, before an accurate register was kept of births and deaths in particular localities. From the table of mortality were deduced those general conclusions which are applicable, with slight variations, to all climates and periods. Thus arose the principles of that beautiful science, that subjects life to mathematical calculation. It is one of the triumphs of civilization, that from the records of mortality, has arisen a system which removes from existence, its inquietude and cares. Most happy was the conception of a scheme that thus blended the past and future—that discovered the sources of death-bed consolation, in what was before only a barren register of death! Most fortunate, the results that after the experience had tested the truth of its principles, Life Insurance is placed on an impregnable basis—hat stability and certainty are among its practical varieties. In proportion, as these principles obtain ascendancy, will that enlightened office, which is the moving impulse of modern society, find its most comprehensive sphere of action. The care of family is only one of the forms of this self-love. When it includes all that is susceptible to its influence—when wife, child, parent are included in its regards—the feeling is divested of its proper dimensions—it is purified of its individual self-making character. It is Life Insurance that informs this office—that refines the selfish instincts, that gives them moral elevation, living its source in circulation, it terminates affection—in fortifying the law of social union. Can there be a finer illustration of the agency of science in the cause of humanity?

We have viewed Life Insurance in those aspects which connect it with family relations—which impart to it the moral influence that is native on individuals, but if we regard mere masses—if we view them in a wider circle, action, acting and reacting, class, profession, &c., on each other, we shall find that Insurance is destined to exert a power in a larger sphere than has yet characterized its progress. We view it as still the vestage of that progress. As its principles obtain the public ear, they will find a place which must give them such currency as render them familiar, and an acceptance will give them stability. No class of society will refuse to obey that moral lesson which teaches the duty of abstinence, to promote the comfort of those over whose guardianship they are placed. The way they orders learn this lesson from the middle classes; the more necessities will feel the force of example which incalculates the same. It is in the middle orders that all improvements originate. They form the provident, the influential portion of society. Almost all the instances foreseen in the Life Insurance are in this division. But those above them as well as those below them cannot escape an idea that appeals to our common sympathy and finds its warrant in reason and reflection.

The Liverpool cotton market is animated. There has been a large demand, and prices of ordinary and middling have advanced about $\frac{1}{2}$ of a penny, and $\frac{1}{2}$ in better qualities. The sales of the week amount to 59,000 bales; 23,000 to exporters and 17,000 to speculators; Fair O'leans may be quoted at 53; Middling 51; Fair Mobile 51; Middling 51; Fair Up and 51; Middling 45. To Siberia. On the 23d he was introduced to the King by Baron Humboldt. The King gave him letters to the Emperor of Russia, who would undoubtedly afford him assistance to prosecute his search for the lost Franklin.

The engrossing topic of attention through out Europe is the approaching crisis in the affairs of France.

The London Times of the 7th inst. has a carefully written editorial upon the disposal of the one hundred and fifty thousand pounds sterling, which form the net proceeds of the Great Exhibition. It says that considering how little can be done with the money alone, and much can be done with the money and the building combined, "it certainly does seem a very great pity to throw away an existing and hard-bought advantage." It appears that the contractors, Messrs. Fox and Henderson, have proposed to substitute, at the cost of twenty thousand pounds, a roof that they will guarantee for many years, and Sir Joseph Paxton undertakes, for a moderate sum to keep up in the building "the ordinary temperature of an orangery throughout the hardest winter."

As a compromise with "the Prince's garden," the aristocracy of the neighborhood, who are opposed to the retention of the Crystal Palace, the Times suggests the removal of the Knightsbridge barrocks and "their abominable adjuncts," with the low houses between them and Albert gate.

CURIOS GAMBLING CASE.

A law of Massachusetts relative to gambling enacts that, in case the keeper of a house permits gambling on his premises, the loser can recover three times the amount of his loss, by making sworn affidavit thereto in Court, provided the said landlord does not also make affidavit that the alleged loser did not meet with any loss by gaming at his house. In the latter case, the Court is directed to find for defendant, the plaintiff to pay the costs. Such a case happened a day or two since. A trader of this city made affidavit that at a certain house, not far away from Court Square, he had lost, at various times, \$700 by gambling, and that the landlord of the house was present at these games and assisted them. He also brought two witnesses to substantiate his statements. The landlord, however, introduced an affidavit that he did not allow gambling at his house, and that the plaintiff did not lose 700 dollars by such means. The Court remarked that the law was singular one and that from the circumstances there must be perjury in the case somewhere. His duty was plain, however, and he should order a verdict for defendant, the plaintiff to pay the costs. The above we concur from the Times.

The Columbia South Carolinian and Telegraph cautions the public against a counterfeiter which has made its appearance. It is a we executed \$100 bill on the Merchants' Bank of Cheraw, and resembles the bills of the bank. It issues, however, no bills over the nomination of \$200. One of the counterfeiters was offered to a merchant in Columbia last week.

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From Wiley's North Carolina Register.
RESOURCES OF NORTH CAROLINA.

Principal Staples.—Wool is a staple in all the counties—corn is a staple in all the counties—wheat is nearly all, a few Eastern counties not raising much on account of more profitable resources. Cotton is a staple in all the counties except some ten or twelve in the extreme east and extreme west.

Tobacco is a staple in Stokes, Forsyth, Rockingham, Caswell, Person, Orange, Alexander, Chatham, Wake, Granville, Warren, Franklin, Halifax, Davie, Davidson, Guilford, Iredell, Moore, Montgomery and Northampton.

Potatoes are a staple in all the counties, the east producing immense quantities of the sweet, and the west of the Irish potato. Oats are a staple nearly everywhere. Rye is a staple in half the counties—barley is a staple in the mountainous counties—peas are a staple in many eastern and middle counties, the ground pea being produced in great quantities in the south east.

Lumber is a staple in Bertie, Beaufort, Bladen, Brunswick, Columbus, Chatham, Chowan, Camden, Craven, Cumberland, Edgecombe, Gates, Hertford, Hyde, Tyrrell, Washington and Wayne.

Turpentine is a staple in Roanoke, Bertie, Bladen, Brunswick, Columbus, Carteret, Craven, Darien, Gates, Greene, Hyde, Jones, Lenoir, Martin, Tyrrell, and Washington. Fish is a staple in Bertie, Beaufort, Chowan, Craven, Gates, Hertford, Lenoir, Martin, New Hanover, Northampton, Ossipee, Perquimans, Pasquotank, Pitt, Tyrrell and Washington.

Ginseng is gathered in the mountain counties; salt is made in Carteret, Currituck and Ossipee, and may be made in other Atlantic counties.

Hay abounds in all sections; grapes of different varieties, and all the garden vegetables, apples, peaches, pears, melons, &c., &c., grow in every part of the State, and can be cultivated to great advantage. Livestock abounds; and beef and pork are every where staples.

An incident which created considerable excitement occurred a few evenings since on Western row. A young lady of respectable character and connections, and possess more than an ordinary share of personal beauty, entered the shoe store of Mrs. D. R. Doran, to select a pair of shoes. During her stay in the store, she began to exhibit symptoms of insanity. At last she became so frantic and violent, that it was found necessary to restrain her. She resisted all efforts to soothe her, and created so much disturbance, that a large crowd was attracted to the spot. It became evident that her mind was completely overthrown, and a physician was sent for, who with some assistance, succeeded in conducting her home. She continued her frantic gestures and incoherent ravings along the street, exciting many a heartless remark from the passers by, and many a sigh from the sympathetic.

The cause of this calamity is well known to her acquaintances. Her story is one of a thousand, and is briefly told. She loved and was deserted. All her affections were centered upon a young man, who recently left the city to reside in St. Louis. Silent but powerful grief wrung her heart until the sad moment above mentioned, when the wondrous machinery of the mind began to jar, the iron entering her soul, and the delicate fibres of the brain went dancing to a strange uncertain music.

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The engrossing topic of attention through out Europe is the approaching crisis in the affairs of France.

The Assembly, despite the recent evidences of the unmistakable popularity of President Bonaparte, seem resolved to provoke him to a direct collision. Every step taken by either party is evidently watched with intense interest by the other countries of Europe.

On the 20th the President delivered the crosses and medals to the successful French exhibitors at the London Exhibition and delivered a speech calculated to increase his popularity among the working classes and artisans of the country, and with the moderate republican party. In the first part of his speech frequent allusion is made to the Republic. Many persons previously devoted to Gen. Cavaignac have declared their determination to support Napoleon as the only means of saving the Republic.

An extraordinary article has appeared in the Constitutionnel, wherein a direct attack is made upon the highest names in France. Among others, Changarnier and M. Baranger are charged with being members of a secret committee, having for their object the overthrow of the Government. The chief remark of the writer is directed against the Orleans and Legitimist parties. No newspaper article ever produced so much excitement in Paris. It has led to interrogations being addressed to the Ministers. The Constitutionnel was believed to be in the interest of the Government and the Ministry, who were supposed to be aware of its production, if not assisting in the preparation of the article. Hence the excitement.

It is generally believed that the demand for urgency with reference to the bill on the subject of the responsibility of the President will be refused by the Assembly.

The French funds had advanced, and at the latest dates had an advancing tendency.

Letters from Toulon represent Marshal Soult as able to leave his bed.

No new taxes were to be declared, but an increase of the army was deemed indispensable.

The Galveston News, of the 28th ult., learns by the arrival of the schooner Uncle Bill, from Brazos, that Gen. Uranga had arrived Matamoras with 800 men, one mortar, and several pieces of artillery, to reinforce Gen. A. Gen. Carvajal was in the neighborhood of Camargo and daily receiving reinforcements. He is occupying all the roads leading to Matamoras. Brig. Gen. Ford has gone into Texas to raise men, and was expected back in four weeks. No general action will occur until Ford returns.

It was rumored that Aviles would pursue and attack Carvajal. The Mexican troops in Matamoras numbered about two thousand. Carvajal had not, at last advices, more than five or six hundred men under his command.

In a book just published in Boston, entitled "The Rich Men of Massachusetts," the number of rich men in that State (those being called rich who are worth \$50,000 or more) are put down at 1,496. Amount of property owned by do., \$244,780,000; number work over \$1,000,000, 18; just that sum, \$1; three-fourths of a million, 147; number who exceed all, or the most, by inheritance, or marriage, 281; number of rich farmers, 90; manufacturers, (cotton, woolen, &c.) 23; merchants and various trades, 463; lawyers, including judges, 10; physicians, 31; clergymen, 12; bankers, including speculators, 40; publishers, 11; editors, 4; shoemakers, carpenters, and ship builders, 15; masons, 9; butchers and provision dealers, 13; distillers, 14; number ascertained to be more or less benevolent, 325; number of rich old bachelors, 65.

PETRIFIED MAN.

The Morris (I.O.) Yoeman states that not long since, while some men were digging in a coal bank, near the canal, they exhumed the body of a man, in a perfect state of preservation. From the co-duray cloth in which the legs were encased, the cords and seams of which are perfectly defined, it is supposed to be the body of one of the Irish laborers engaged in the construction of the canal. The limbs are nearly perfect, and are completely transformed into stone.

A SAD STORY.

The Cincinnati Nonpareil relates the following:

An incident which created considerable excitement occurred a few evenings since on Western row. A young lady of respectable character and connections, and possess more than an ordinary share of personal beauty, entered the shoe store of Mrs. D. R. Doran, to select a pair of shoes. During her stay in the store, she began to exhibit symptoms of insanity.

At last she became so frantic and violent, that it was found necessary to restrain her. She resisted all efforts to soothe her, and created so much disturbance, that a large crowd was attracted to the spot. It became evident that her mind was completely overthrown, and a physician was sent for, who with some assistance, succeeded in conducting her home. She continued her frantic gestures and incoherent ravings along the street, exciting many a heartless remark from the passers by, and many a sigh from the sympathetic.

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HYMENEAL.

Married, on the 27th ult., by the Rev. R. H. Lafayette, Mr. ROBERT W. FERRIS and Miss SUANNAH A. PLUMMER.

BREM & ALEXANDER,
No. 1, Granite Range.
Dec. 17, 1851.

PIANO TUNING.

THE subscriber offers his services to the public as a Piano Tuner. All work entrusted to his care, either in town or country, will be promptly attended to. WM. Q. SMITH, Charlotte, Dec. 17, 1851.

To the Stockholders in the Charlotte and S. C. Railroad Company:

YOU are hereby notified that unless your

shares of Stock are paid up by the 19th of January next, your stock will be sold at the Courthouse of Mecklenburg county on that day.

EDWARD G. PALMER, Pres.

Dec. 11, 1851.

Negro Hiring.

I WILL hire to the best bidder, in

Charlotte, on the 1st of January next, for 12 months,

the Negroes belonging to the minor heirs of Dr. M. W. Alexander, dec'd.

JUNIUS M. ALEXANDER, Guard'n

51—1d

NEGRO HIRING.

I WILL hire to the highest bidder at the

late residence of D. Harry, dec'd, on Monday the

29th inst for twelve months, to the negroes belong-

ing to the minor heirs of said deceased. I hereby

notify all persons indebted to me as Guard'n

Rosa Cannon that they must settle with me

claims or suit or court they will have

to settle with another person, as the guardianship

must be closed. Longer indulgence cannot be given.

MORRISON & PRIDE,
51—4n.

Dec. 6, 1851.

NEGRO HIRING.

I WILL hire to the highest bidder at the

late residence of David R. Henderson dec'd

on Saturday the 27th inst for twelve months,

the Negroes belonging to the minor heirs of

John W. Alexander, dec'd.

M. D. HENDERSON, Guard'n

51—3s

WANTED.

IMMEDIATELY at Lancasterville, S. C.,

a good tanner and currier for whom liberal wages

will be offered. None need apply unless he is per-

fectly able to tan and finish leather in workmanlike

order. Also two coarse shoe makers capable of

making a good strong and lasting shoe fit such

the highest rate of Journeyman's wages will be given

and permanent employment. Address the subser-

vent. LANCASTERVILLE, Nov. 26, 1851.

B. IRWIN, Guard'n

51—3s

NOTICE.

ON Thursday, the 3rd day of February next, at

the residence of the late Mrs. Susan Smartt, I

will expose to public sale the following property be-

longing to said estate. To wit:

550 ACRES OF LAND.

consisting of two tracts, one known as OAK

HALL, being the place on which she resided at

the time of her death, and the other known as

the BARNETT TRACT adjoining thereto. Upon the

Barnett Tract are two good Mill Seats unimpre-

sented, and the lands are fertile and productive, and

well worthy the attention of any desiring a good

settlement.